

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard Horace Cole, Jr.  
Shari Wagner Cole  
Debtors

Case No. 17-01533-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRatchfor  
Form ID: 318

Page 1 of 2  
Total Noticed: 52

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db/jdb Richard Horace Cole, Jr., Shari Wagner Cole, 7577 Pinewild Rd,  
Seven Valleys, PA 17360-9176  
4909459 +ll Comcast, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958  
4911824 +Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
4909461 +Auto One Fin, Po Box 7222, York, PA 17404-0222  
4909462 Baltimore County Emp, 23 W Susquehanna Avenue, Towson, MD 21204-5291  
4913731 Baltimore County Employees, Federal Credit Union, 23 W Susquehanna Avenue,  
Towson, MD 21204-5291  
5002383 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657  
4944225 CBY of York, 18 S George Street, Fl 5, York, PA 17401-1400  
4944223 Calder Door & Specialty Co, 1296 Loop Rd, Lancaster, PA 17601-3167  
4944224 Capital Management Services, 69842 S Ogden St, Buffalo, NY 14206  
4909456 Cole Richard Horace Jr, 7577 Pinewild Rd, Seven Valleys, PA 17360-9176  
4909457 Cole Shari Wagner, 7577 Pinewild Rd, Seven Valleys, PA 17360-9176  
4909464 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101)  
4909458 DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1450  
4909463 Dept Of Ed/Navient, Po Box 9655, Wilkes-Barre, PA 18773-9655  
4944227 +Ehrlich, 4565 W Market St, York, PA 17408-6100  
4993685 Geisinger Health System, 100 North Academy Ave, Danville, PA 17822-4938  
4944229 Logan Homeowners Assoc, PO Box 11981, Newark, NJ 07101-4960  
4909470 +Lvnv Funding LLC, 625 Pilot Road Suite 2/3, Las Vegas, NV 89119-4485  
4944231 STYCSA, Sewer Authority, PO Box 75, Seven Valleys, PA 17360-0075  
4959857 +Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075  
4944232 Suburban Propane, PO Box J, Whippany, NJ 07981-0409  
4944233 True Green, PO Box 9001128, Louisville, KY 40290-1128  
4909475 +USA Funds, Po Box 6180, Indianapolis, IN 46206-6180  
4944234 Valentine & Kebartas, LLC, 15 Union St, Lawrence, MA 01840-1866  
4909476 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049  
4931050 +York Hospital, 1001 S. George St, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4909460 +EDI: RESURGENT.COM Mar 07 2018 23:53:00 12 Credit One Bank, Po Box 10497 MS 576,  
C/O Resurgent Capital Services, Greenville, SC 29603-0497  
4944226 EDI: CBS7AVE Mar 07 2018 23:53:00 Colony Brands Inc, 1112 7th Ave,  
Monroe, WI 53566-1364  
4909465 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 07 2018 18:51:03 Ditech Financial LLC,  
Po Box 6172, Rapid City, SD 57709-6172  
4909466 EDI: AMINFOFP.COM Mar 07 2018 23:53:00 First Premier, Tape Only 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
4909467 +EDI: AMINFOFP.COM Mar 07 2018 23:53:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
4909468 EDI: PHINAMERI.COM Mar 07 2018 23:53:00 GM Financial, PO Box 181145,  
Arlington, TX 76096-1145  
4909469 EDI: JEFFERSONCAP.COM Mar 07 2018 23:48:00 Jefferson Capital System, 16 Mcleland Rd,  
Saint Cloud, MN 56303  
4957821 EDI: JEFFERSONCAP.COM Mar 07 2018 23:48:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
4936967 EDI: RESURGENT.COM Mar 07 2018 23:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4944228 EDI: WFNNB.COM Mar 07 2018 23:53:00 Lane Bryant, PO Box 659728,  
San Antonio, TX 78265-9728  
4909471 +EDI: RESURGENT.COM Mar 07 2018 23:53:00 Lvnv Funding LLC, Po Box 10497,  
Greenville, SC 29603-0497  
4955817 +EDI: MID8.COM Mar 07 2018 23:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
4909472 +EDI: MID8.COM Mar 07 2018 23:53:00 Midland Funding Llc, 2365 Northside Drive Suite 300,  
San Diego, CA 92108-2709  
4909473 +E-mail/Text: Bankruptcy@nragroup.com Mar 07 2018 18:51:32 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4945861 EDI: NAVIENTFKASMSERV.COM Mar 07 2018 23:48:00 Navient Solutions, LLC. on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
4919768 EDI: NAVIENTFKASMGUAR.COM Mar 07 2018 23:53:00 Navient Solutions, LLC. on behalf of,  
United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,  
Wilkes Barre, PA 18773-9430  
4911994 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2018 18:51:09  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4958257 +EDI: JEFFERSONCAP.COM Mar 07 2018 23:48:00 Premier Bankcard LLC,,  
Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4958201 +EDI: JEFFERSONCAP.COM Mar 07 2018 23:48:00 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
4944230 E-mail/Text: jennifer.chacon@spservicing.com Mar 07 2018 18:51:34  
Select Portfolio services Inc, PO Box 65250, Salt Lake City, UT 84165-0250  
4909474 +E-mail/Text: compliance@sentrycredit.com Mar 07 2018 18:51:28 Sentry Credit Inc,  
2809 Grand Ave, Everett, WA 98201-3417  
4958006 E-mail/Text: bankruptcy.bnc@ditech.com Mar 07 2018 18:51:03 THE BANK OF NEW YORK MELLON,  
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154  
4932473 +EDI: AIS.COM Mar 07 2018 23:48:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
4909477 +EDI: VERIZONWIRE.COM Mar 07 2018 23:53:00 Verizon Wireless/Sou,  
PO Box 26055 Natl Recovery Dept M.S 400, Minneapolis, MN 55426-0055  
4960358 E-mail/Text: jennifer.chacon@spservicing.com Mar 07 2018 18:51:34  
Wilmington Savings Fund Society, FSB, et al, c/o Select Portfolio Servicing, Inc.,  
P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
4922045\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2005-12) ecfmail@mw-c-law.com  
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-12 ecfmail@mw-c-law.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bkggroup@kmlawgroup.com  
Keith B DeArmond on behalf of Debtor 1 Richard Horace Cole, Jr. general.dearmondlaw@gmail.com, G10924@notify.cincompass.com  
Keith B DeArmond on behalf of Debtor 2 Shari Wagner Cole general.dearmondlaw@gmail.com, G10924@notify.cincompass.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**Debtor 1 **Richard Horace Cole Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8864**

EIN --\_-----

Debtor 2 **Shari Wagner Cole**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3757**

EIN --\_-----

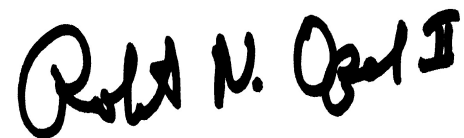
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01533-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Horace Cole Jr.

Shari Wagner Cole

**By the  
court:**March 7, 2018Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**